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2000, entitled WALLET CONSOLIDATOR, which is a continuation of  
application Serial No. 09/087,193, filed May 29, 1998, entitled  
WALLET CONSOLIDATOR, now U.S. Patent No. 6,131,811.--

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IN THE CLAIMS

Please cancel claims 1-20 without prejudice and add the  
following new claims.

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21. (New) A wallet consolidator, comprising:  
means for reading information from at least one of a  
plurality of cards;  
means for storing information obtained from said at least  
one of said plurality of cards in a memory; and  
means for transmitting a subset of stored information to  
a transaction device for processing a transaction effectuated  
pursuant to said subset of stored information.

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22. (New) The wallet consolidator as set forth in claim  
21, wherein said transaction device is selected from the group  
consisting of a point of sale terminal, a card-processing terminal,  
a point-of-service terminal, a transaction terminal, a remote  
transaction server, an application node and a remote database.

23. (New) The wallet consolidator as set forth in claim 21, wherein said means for transmitting a subset of stored information comprises a data interface.

24. (New) The wallet consolidator as set forth in claim 21, wherein said means for transmitting a subset of stored information comprises a telephony interface.

B2 25. (New) The wallet consolidator as set forth in claim 24, wherein said telephony interface comprises a wireline telecommunications interface. C

26. (New) The wallet consolidator as set forth in claim 24, wherein said telephony interface comprises a wireless telecommunications interface.

27. (New) The wallet consolidator as set forth in claim 21, wherein said means for transmitting a subset of stored information comprises a radio frequency (RF) interface.

28. (New) The wallet consolidator as set forth in claim 21, wherein said means for transmitting a subset of stored information comprises an infrared (IR) interface.

B2 29. (New) The wallet consolidator as set forth in claim 21, wherein said means for transmitting a subset of stored information is operable responsive to a command provided via at least one of a keypad and a user input cluster.

30. (New) The wallet consolidator as set forth in claim 21, further comprising means to write said subset of stored information to a transaction card operable to be personalized therewith.

31. (New) A transaction processing method using a wallet consolidator, comprising:

reading information from at least one of a plurality of cards;

storing information obtained from said at least one of said plurality of cards in a memory; and

transmitting a subset of stored information to a transaction device for processing a transaction effectuated pursuant to said subset of stored information.

32. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said subset of stored information is transmitted to a transaction device selected from the group consisting of a point of sale terminal, a card-processing terminal, a point-of-service terminal, a transaction terminal, a remote transaction server, an application node and a remote database.

33. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said step of transmitting said stored information is effectuated via a data interface.

B2 34. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said step of transmitting said stored information is effectuated via a telephony interface.

C 35. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said step of transmitting said stored information is effectuated via a radio frequency (RF) interface.

36. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said step of transmitting said stored information is effectuated via an infrared (IR) interface.

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37. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, wherein said step of transmitting said stored information is effectuated responsive to a command provided via at least one of a keypad and a user input cluster.

38. (New) The transaction processing method using a wallet consolidator as set forth in claim 31, further comprising the step of writing said subset of stored information to a transaction card operable to be personalized therewith.